

REMARKS

In the last Office Action, the Examiner objected to the abstract as failing to comply with MPEP §608.01(b) because it is not limited to 150 words or less. Claims 1-4, 7-9, 11-14, 17-22 and 25-27 were rejected under 35 U.S.C. §102(b) as being anticipated by WO98/19229 to Fajkowski. Claims 5, 6, 15, 16, 23 and 24 were rejected under 35 U.S.C. §103(a) as being unpatentable over Fajkowski in view of U.S. Patent No. 5,192,854 to Counts. Claims 10 and 28 were rejected under 35 U.S.C. §103(a) as being unpatentable over Fajkowski in view of U.S. Patent No. 6,694,300 to Walker et al. Additional art was cited of interest.

In accordance with the present response, original claims 1-28 have been replaced by new claims 29-34 to further patentably distinguish from the prior art of record. The title of the invention has been changed to "CREDIT CARD SETTLEMENT SYSTEM" to more clearly reflect the invention to which the new claims are directed. The specification has been suitably revised to provide antecedent basis for the language of the new claims. The previously submitted abstract has been substituted with a new abstract in compliance with MPEP §608.01(b).

Applicants request reconsideration of their application in light of the foregoing amendments and the following discussion.

BRIEF SUMMARY OF INVENTION

The present invention is directed to a credit card settlement system.

In a method of writing electronic coupons in a consumer's IC card or the like, the consumer has to store electronic coupon(s) in advance in the IC card and has to delete such electronic coupon(s) from the IC card if the electronic coupon has expired or the consumer has used the one-time electronic coupon.

When a card with a settlement function such as a credit card is used as a recording medium for the electronic coupons, the above mentioned writing (registration) of the electronic coupons in the card and deletion of the information on expired electronic coupons may adversely affect the critically important credit card information used in the credit card settlement. Thus the method of writing electronic coupons in a consumer's IC card is undesirable. Furthermore, hundreds of millions of credit cards are issued around the world. If the credit card is used as the recording medium for the electronic coupons, the process such as writing (registration) and deletion of the information on the electronic coupons has to be individually done to all of these hundreds of millions of credit cards. Accordingly, this process is very difficult implement.

In the case where a recording medium other than the credit card is used, in order to use the electronic coupon when executing the credit card settlement, further processing terminals have to be installed in a great number of merchants already having credit card terminals for processing the recording medium in which the electronic coupons are stored.

Generally, the consumer has to present his/her credit card to a clerk of the merchant when buying a product using the credit card. The presentation of the credit card indicates the intention to request the credit card settlement. However, in order for the consumer to purchase the product using the credit card and to use the electronic coupon in such credit card settlement, the consumer has to present the recording medium such as the IC card for the electronic coupons as well as the credit card. If not presented, the consumer cannot use electronic coupon at the time of the credit card settlement.

The present invention overcomes the drawbacks of the conventional art. Fig. 7 is a flow chart showing an embodiment of the credit card settlement system according to the present invention embodied in the claims. The credit card settlement system has an electronic coupon registration terminal 23 for registering electronic coupons associated with identification (ID) information on a credit card 32. An

electronic coupon reception terminal 22A receives from a credit card terminal 24 credit card settlement information including the ID information on the credit card 32. An electronic coupon search unit 13 searches the electronic coupons registered by the electronic coupon registration terminal 23 for electronic coupons that are useable in connection with the ID information on the credit card 32. An electronic coupon availability determination unit 44 determines whether any of the electronic coupons searched by the electronic coupon search unit 13 is or is not available for credit card settlement by means of the credit card settlement information. An electronic coupon determination unit 41 determines whether an electronic coupon determined to be available for credit card settlement by the electronic coupon availability determination unit 44 is or is not for a discount. An electronic coupon server 10 provides a discount on a price for the credit card settlement when the electronic coupon is determined to be for a discount by the electronic coupon determination unit 41, and transmits to a credit card settlement center 24 a license request for the credit card settlement reflecting the discounted price.

By the foregoing construction of the credit card settlement system according to the present invention, the electronic coupon registration terminal (e.g., in an

electronic coupon server) registers electronic coupons associated with ID information on a credit card, thereby obviating the need to record the electronic coupons in some recording medium such as an IC card as required in the conventional art. In addition, the consumer does not have to have a terminal such as an IC card reader-writer.

Moreover, during credit card settlement, the consumer does not have to notify anyone of his/her intention to use the electronic coupon, and the credit card settlement is executed smoothly while reflecting the electronic coupon for a discount available to the consumer. Furthermore, the consumer need not even be aware of the existence of the electronic coupon providing the discount during credit card settlement.

Applicants respectfully submit that the prior art of record does not disclose or suggest the subject matter recited in newly added claims 29-34.

New independent claim 29 is directed to a credit card settlement system and requires electronic coupon registration means for registering electronic coupons associated with identification information on a credit card, reception means for receiving from a credit card terminal, credit card settlement information including the identification information on the credit card, electronic

coupon search means for searching the electronic coupons registered by the electronic coupon registration means for electronic coupons that are useable in connection with the identification information on the credit card, electronic coupon availability determination means for determining whether any of the electronic coupons searched by the electronic coupon search means is or is not available for credit card settlement by means of the credit card settlement information, electronic coupon determination means for determining whether an electronic coupon determined to be available for credit card settlement by the electronic coupon availability determination means is or is not for a discount, discount means for giving a discount on a price for the credit card settlement when the electronic coupon is determined to be for a discount by the electronic coupon determination means, and license request transmission means for transmitting to a credit card settlement center a license request for the credit card settlement reflecting the price discounted by the discount means. No corresponding structural combination is disclosed or suggested by the prior art of record.

For example, Fajlowski discloses a method and apparatus for coupon management and redemption. Counts discloses a system for electronically recording and redeeming coupons. Walker discloses a method and apparatus for

providing supplementary product sales (including coupons) to a customer terminal. However, none of these references teaches a credit card settlement system involving the registration, search, reception, determination, discount, and license request associated with the various means and corresponding functions recited in independent claim 29. In this regard, in the systems disclosed by Fajkowski, Counts and Walker, in order to use an electronic coupon, a consumer has to explicitly make his/her intention of use of the electronic coupon and has to consciously act in order to use the electronic coupon. In contrast, by the various means and corresponding functions of the credit card settlement system recited in independent claim 29, a credit card settlement reflecting the effect (e.g., discount) of the electronic coupon is simply executed by only presenting the consumer's credit card as in a normal credit card settlement transaction without the consumer requesting the application of the electronic coupon or even being aware of the existence of the electronic coupon.

Furthermore, Fajkowski, Counts and Walker clearly do not disclose or suggest a function of searching for electronic coupons registered by an electronic coupon registration means for electronic coupons that are useable in

connection with ID information on a credit card, as required by the electronic coupon search means recited in independent claim 29.

New independent claim 33 is also directed to a credit card settlement system and requires a specific structural and functional combination of a credit card terminal, an electronic coupon server, and a credit card settlement center which is not disclosed or suggested by the prior art of record.

New claims 30-32 and 34 depend on and contain all of the limitations of independent claims 29 and 33 and, therefore, distinguish from the prior art of record at least in the same manner as claims 29 and 34.

In view of the foregoing amendments and discussion,
the application is now believed to be in condition for
allowance. Accordingly, favorable reconsideration and
allowance of the claims are most respectfully requested.

Respectfully submitted,

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